IN THE UNITED STATES PATENT

Applicant: •

Mark Schwartz

Title:

RATE SMOOTHING CONT

Docket No.:

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Examiner:

George Robert Evanisko

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Commissioner for Patents

MS: Amendment P.O. Box 1450

Alexandria, VA 22313-1450

PECKNOLOGY CENTER RISTOO We are transmitting herewith the following attached items (as indicated with an "X"):

A return postcard.

Response to Restriction Requirement (8 pgs.).

A Communication Concerning Related Applications (2 pgs.).

A Supplemental Information Disclosure Statement (2 pgs.), Form 1449 (2 pgs.), and copies of 13 cited documents.

If not provided for in a separate paper filed herewith, Please consider this a PETITION FOR EXTENSION OF TIME for sufficient number of months to enter these papers and please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.

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CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, MS: Amendment, P.O. Box 1450, Alexandria, VA 22313-1450, on this day of June, 2004.

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(GENERAL)